

(19) World Intellectual Property Organization
International Bureau



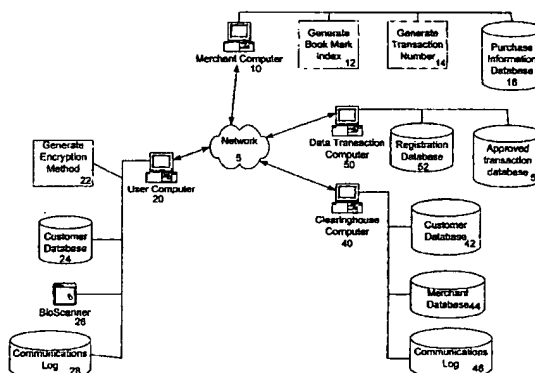
(43) International Publication Date
24 January 2002 (24.01.2002)

PCT

(10) International Publication Number
WO 02/006933 A3

- (51) International Patent Classification⁷: **G07F 7/10**, 19/00, G07C 9/00
- (21) International Application Number: PCT/US01/22463
- (22) International Filing Date: 17 July 2001 (17.07.2001)
- (25) Filing Language: English
- (26) Publication Language: English
- (30) Priority Data:
60/219,213 18 July 2000 (18.07.2000) US
- (58) Designated States (*national*): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, TZ, UA, UG, UZ, VN, YU, ZA, ZW.
- (84) Designated States (*regional*): ARIPO patent (GH, GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE, TR), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).
- (71) Applicant: **TOUCHSAFE.COM** [US/US]; Suite 201, 806 Governors Drive, Huntsville, AL 35801 (US).
- Published:
— with international search report
- (72) Inventor: **COCKERHAM, John, M.**; 2001 Colice Road, Huntsville, AL 35801 (US).
- (88) Date of publication of the international search report:
10 July 2003
- (74) Agents: **ROBERTS, Jon, L.** et al.; Roberts Abokhair & Mardula, LLC, Suite 1000, 11800 Sunrise Valley Drive, Reston, VA 20191 (US).
- For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

(54) Title: A SYSTEM AND METHOD OF MAKING ON-LINE PURCHASES WITH ENHANCED SECURITY



(57) Abstract: The present invention is a system and method of providing user PC-controlled encryption protocol. A merchant and a user are connected to a network. The user purchases items from the merchant with the transaction being processed through a credit card clearinghouse. Merchant provides a Book Mark Index and a Transaction Number to connected nodes. A User generates the encryption key by designating an encryption method and inserting the representative number at the Book Mark Index. The encryption key is sent to the Merchant and the Clearinghouse. The user sends the transaction number and associated information to a Clearinghouse. The user further sends shipping and communication data to the merchant and Data Pointers to the Clearinghouse. The user authenticates their person and the transaction, allowing the user to communicate with the Clearinghouse. The clearinghouse verifies the data pointers with the full customer profile. The Clearinghouse then verifies the customer's account balances and provides the transaction approval / disapproval directly to the Merchant. A Data Transaction Monitor tracks and pays the payment service for each approved transaction placed by a registered user.

INTERNATIONAL SEARCH REPORT

International Application No

PCT/US 01/22463

A. CLASSIFICATION OF SUBJECT MATTER

IPC 7 G07F7/10 G07F19/00 G07C9/00

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

IPC 7 G07F G07C G06F

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practical, search terms used)

EPO-Internal, PAJ, WPI Data

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	WO 00 00928 A (LCI SMARTPEN NV) 6 January 2000 (2000-01-06) page 3, line 19 - line 24 page 9, line 27 - line 31 page 10, line 6 - line 9 page 10, line 27 - line 31 page 11, line 19 - line 25 page 12, line 12 - line 17 ---	1-4, 10, 11
X	WO 99 13434 A (LEWIS WILLIAM H) 18 March 1999 (1999-03-18) page 7, line 5 - line 14 page 7, line 26 - line 28 page 8, line 9 - line 11 page 9, line 19 - line 21 --- -/--	1-11



Further documents are listed in the continuation of box C.



Patent family members are listed in annex.

* Special categories of cited documents:

- *A* document defining the general state of the art which is not considered to be of particular relevance
- *E* earlier document but published on or after the international filing date
- *L* document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)
- *O* document referring to an oral disclosure, use, exhibition or other means
- *P* document published prior to the international filing date but later than the priority date claimed

T later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention

X document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone

Y document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art.

G document member of the same patent family

Date of the actual completion of the international search

24 February 2003

Date of mailing of the international search report

04/03/2003

Name and mailing address of the ISA

European Patent Office, P.B. 5818 Patentlaan 2
NL - 2280 HV Rijswijk
Tel. (+31-70) 340-2040, Tx. 31 651 epo nl,
Fax: (+31-70) 340-3016

Authorized officer

Schofield, C

INTERNATIONAL SEARCH REPORT

Int lonal Application No

PCT/US 01/22463

C.(Continuation) DOCUMENTS CONSIDERED TO BE RELEVANT

Category °	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	US 6 072 870 A (HALLER DANIEL R ET AL) 6 June 2000 (2000-06-06) column 13, line 57 - line 60 column 14, line 12 - line 15 column 14, line 41 - line 58 column 15, line 30 - line 45 -----	12-23
A	US 4 906 828 A (HALPERN JOHN W) 6 March 1990 (1990-03-06) column 6, line 28 - line 65 column 9, line 42 - line 56 -----	12-23

INTERNATIONAL SEARCH REPORT

Information on patent family members

International Application No

PCT/US 01/22463

Patent document cited in search report		Publication date		Patent family member(s)		Publication date
WO 0000928	A	06-01-2000	AU	4835299 A		17-01-2000
			CA	2335534 A1		06-01-2000
			CN	1312930 T		12-09-2001
			EP	1101188 A1		23-05-2001
			WO	0000928 A1		06-01-2000
			US	6311042 B1		30-10-2001
WO 9913434	A	18-03-1999	US	6213391 B1		10-04-2001
			AU	9391498 A		29-03-1999
			WO	9913434 A1		18-03-1999
US 6072870	A	06-06-2000	AU	3399297 A		07-01-1998
			WO	9749052 A2		24-12-1997
US 4906828	A	06-03-1990	NONE			